	Support
164. A method of using a wireless device having a keypad, to transfer funds between different accounts, said method comprising:	2:21, 2:37 (Citations are to column and line numbers in the original patent 5,991,749)
preparing the wireless device to engage in a funds transfer transaction,	Fig. 1A, "Ready cell phone for transaction/activity"; 4:49-51
selecting a function code corresponding to user selection of a desired funds transfer on the keypad of the wireless device,	Fig. 1B, "Enter Unique Code", 2:35-37
transmitting the selected function code, from the wireless device without further addressing, along with user identification information, the user identification information comprising wireless device identification information, to a central processing unit,	2:39, 4:12, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
in response to receipt of said function code and user identification at said central processing unit, authorizing the desired funds transfer,	1:37, 2:53-56, 3:30, 3:51-53, 4:65-5:22
said authorizing including determining, at said central processing unit, a source account identification from the user identification, and	2:50-54; 4:13, 57, 65-5:5
responding to receipt of the function code and user identification.	Fig. 1E, "Transmit confirmation/Authorization Number to Other Party", 3:8-10; 3:21, 5:45

165. The method claim 164 wherein the funds transfer involves a default amount at a pre set price.	2:40-41

166. The method of claim 164 wherein the funds transfer involves a variable amount and which includes the further steps of:	2:45
using the keypad to identify the variable amount, and	2:48, 4:60
sending information respecting the identified amount from the wireless device to the central processing unit.	2:49, 4:61

167. The method of claim 164 which further includes	2:63-67, 6:63-7:5

determining a destination account from the function code.	

168. The method of claim 164 which further includes identifying a destination account using said keypad.	5:37-40

169. The method of claim 164 wherein preparing the wireless device to engage in said funds transfer transaction comprises turning on the wireless device.	10:28-30

170. A method for realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a vendor for goods or services, the method comprising:	2:21, 2:37, 3:66-4:1
preparing the wireless device to engage in the payment transaction,	Fig. 1A, "Ready cell phone for transaction/activity"; 4:49-51
receiving, at the wireless device, an instruction from the user relating to the payment transaction,	Fig. 1B, Enter Unique Code, 2:35-37; 4:50-55
sending the payment transaction instruction as a function code from the wireless device, without further addressing information, to a central processing unit to identify the payment transaction along with user identification, said user identification comprising wireless device identification information,	2:39; 4:12; 55-56 Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit, a source account identification from the user identification,	2:52, 4:13, 57, 65-5:21
authorizing, using the central processing unit, the payment transaction, and	1:37, 2:53-56, 3:30, 3:51-53, 4:65-5:22
responding to receipt of the function code and user identification.	Fig. 1E, Transmit confirmation/authorization Number to Other Party, 3:8-10, 3:21, 5:45

171. The method of claim 170 wherein the payment involves a default amount at a pre-set price.	2:40-41

172. The method of claim 170 wherein the payment involves a variable amount and which includes the further steps of:	2:45
using the keypad of the wireless device to identify the variable amount, and	2:48, 4:60
sending the identified amount to the central processing unit.	2:49, 4:61

173. The method of claim 170 which further includes determining a destination account from the function code.	2:63-67, 6:63-7:5

174 . The method of claim 170 which further includes identifying a destination account using the keypad.	5:37-40

175. The method of claim 170 wherein preparing the wireless device to engage in the payment transaction comprises turning on the wireless device.	10:28-30

176. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a highway toll, the method comprising:	10:10; 2:37
preparing the wireless device to engage in the toll payment transaction,	Fig. 1A, "Ready cell Phone for transaction/activity", 10:28
receiving, at the wireless device, an instruction from the user relating to the highway toll payment transaction,	Fig. 2B, "Enter Unique for Tolling", 10:30
sending highway toll payment instruction information as a function code from the wireless device, without further addressing, to a central processing unit to identify the highway toll payment transaction along with user identification information, said user identification information comprising wireless device identification information,	10:31-39; 4:12, 4:57-58, 10:41; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit a source account identification from the user identification,	2:50-54; 4:13, 57, 65-5:5, 10:40-45
authorizing, using the central processing unit, the highway toll payment transaction, and	10:40-42
responding to receipt of the highway toll payment instruction.	10:42-43

177. The method claim 176 wherein the highway toll payment involves a default amount at a pre-set price.	10:25-39

178. The method of claim 176 wherein the highway toll payment involves a variable amount and which includes the further steps of:	2:45
using the keypad to identify the variable amount, and	2:48, 4:60

sending the identified amount to the central processing unit.	2:49, 4:61

179. The method of claim 176 which further includes determining a destination account from the function code.	2:63-67, 6:63-7:5

180. The method of claim 176 which further includes identifying a destination account using the keypad.	5:37-40

181. The method of claim 176 wherein preparing the wireless device to pay a highway toll comprises turning on the wireless device.	10:28-30

182. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad to pay a public transit fare, the method comprising:	8:49-51; 2:37
preparing the wireless device to engage in the transit fare payment transaction,	Fig 1A, Ready cell phone for transaction/activity, 4:49-51
receiving, at the wireless device, an instruction relating to the transit fare payment transaction,	9:1-30, 9:35
sending transit fare payment instruction information as a function code from the wireless device, without further addressing, to a central processing unit to identify the transit fare payment transaction along with user identification information, said user identification information comprising wireless device identification information,	9:29-35; 4:12, 4:57-58, 10:41; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit, a source account identification from the user identification,	2:50-54; 4:13, 57, 65-5:5, 9:64-10:6
authorizing, using the central processing unit, the transit fare payment transaction, and	9:37
responding to receipt of the transit fare payment instruction information .	9:37-38

183. The method claim 182 wherein the transit fare payment involves a default amount at a pre-set price.	9:20-25

184. The method of claim 182 wherein the transit fare payment involves a variable amount and which includes the	9:45-57

further steps of:	
using the keypad of the wireless device to identify the variable amount, and	2:48, 4:60, 9:11-38
sending the identified amount to the central processing unit.	2:49, 4:61, 9:35

185. The method of claim 182 which further includes determining a destination account from the function code.	9:1-2, 4:57

186. The method of claim 182 which further includes identifying a destination account using the keypad.	9:63

187. The method of claim 182 wherein preparing the wireless device to engage in the transit fare payment transaction comprises turning on the wireless device.	10:28-30

188. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee, the method comprising:	6:16-20; 2:37
preparing the wireless device to engage in the parking garage fee payment transaction,	Fig 1A, Ready cell phone for transaction/activity, 4:49-51, 7:13-15
receiving, at the wireless device an instruction from the user identifying the parking garage fee payment transaction,	7:1-2
sending parking garage fee payment instruction information as a function code, from the wireless device, without further addressing to a central processing unit to identify the parking garage fee payment transaction along with user identification information, said user identification information comprising wireless device identification information,	7:15-17; 4:12, 4:57-58, 10:41; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit, a source account identification from the user identification,	2:50-54; 4:13, 57, 65-5:5, 7:40, 7:60-8:14
authorizing, using the central processing unit, the parking garage fee transaction, and	7:24
responding to the parking garage fee payment instruction.	7:24-25

189. The method claim 188 wherein the parking garage fee payment transaction involves a default amount at a pre-set	2:40-41

190. The method of claim 188 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:	2:45
using the keypad to identify the variable amount, and	2:48, 4:60
sending the identified amount to the central processing unit.	2:49, 4:61

191. The method of claim 188 which further includes determining a destination account from the function code.	2:63-67, 6:63-7:5

192. The method of claim 188 which further includes identifying a destination account using the keypad.	2:67, 4:65-5:5, 5:37-40

193. The method of claim 188 wherein preparing the wireless device to engage in the parking garage fee payment transaction comprises turning on the wireless device.	10:28-30

194. A method realizing an account inquiry transaction allowing a user, operating a wireless device with a keypad, to obtain account balance information, the method comprising:	2:28-30; 2:37
preparing the wireless device to engage in account balance inquiry transaction,	Fig 1A, Ready cell phone for transaction/activity, 2:28-30, 4:49-51
receiving, at the wireless device, an account inquiry instruction identifying the account inquiry transaction,	2:35-37
sending account inquiry instruction information, from the wireless device, as a function code without further addressing to a central processing unit to identify the account inquiry transaction along with user identification, wherein the user identification information comprises wireless device identification information,	2:37-38; 4:12, 4:57-58, 10:41; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit, the account identification from the user identification,	2:50-55, 4:65-5:5
authorizing, using the central processing unit, the account inquiry transaction, and	2:52-56
responding to receipt of the account inquiry transaction.	3:9-11

195. The method of claim 194 wherein preparing the wireless device for the account inquiry transaction comprises turning on the wireless device.	10:28-30

196. A method of allowing a user with a wireless device having a keypad, to transfer funds between different accounts by transmitting and receiving communications with said wireless device, said method comprising:	2:21; 2:37
receiving from the wireless device a message including a function code corresponding to user selection of a desired funds transfer, said message further including user identification, said user identification comprising wireless device identification information, said message received without further addressing;	4:12, 4:57-58; 10:41; Fig. 1B, Enter Unique Code, 2:35-40; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
in response to receipt of said function code and user identification, authorizing the desired funds transfer,	1:37, 2:53-56, 3:9-15, 3:30, 3:51-53, 4:65-5:22
said authorizing including determining a source account identification from the user identification, and	2:50-59; 4:13, 57, 65-5:5
responding to receipt of the function code and user identification.	2:30-3:46

197. The method of claim 196 wherein the funds transfer involves a default amount at a pre-set price.	2:38-44

198. The method of claim 196 wherein the funds transfer involves a variable amount and which includes the further steps of:	2:45
prompting for variable amount information, and	2:48-49
receiving the variable amount information.	2:48

199. The method of claim 196 which further includes determining a destination account from the function code.	2:63-67, 6:63-7:5

201. A method for realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a vendor for goods or services by transmitting and receiving communications with said wireless device, the method comprising:	3:66-4:1; 2:37,

receiving a message from the wireless device including payment transaction instruction as a function code, without further addressing information, to identify a payment transaction, said message further including user identification, said user identification comprising wireless device identification,	2:35-37, 2:62; 2:67-3:7; 10:30-33; 4:12; 4:57-58, 10:41; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining a source account identification from the user identification,	2:50-54; 4:13, 57, 65-5:5
authorizing the payment transaction, and	3:8-10, 21; 5:45
responding to receipt of the function code and user identification.	5:40-42

202. The method of claim 201 wherein the payment transaction involves a default amount at a pre-set price.	2:40-41

203. The method of claim 201 wherein the payment transaction involves a variable amount and which includes the further steps of:	2:45
prompting for variable amount information, and	2:48; 4:60
receiving the variable amount information from the wireless device.	2:49; 4:61

204. The method of claim 201 which further includes determining a destination account from the function code.	2:63-67; 6:63-7:5

205. The method of claim 201 which includes the further steps of	
prompting for destination account information, and	5:40
receiving said destination account information from the wireless device.	5:41

206. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a highway toll by transmitting and receiving communications with said wireless device, the method comprising:	2:37, 10:10
receiving from the wireless device a message including a highway toll payment instruction as a function code, without further addressing, to identify the highway toll payment	4:12, 57-58; 10:31-45; Addressing is provided by the transmit channel

transaction, said message further including user identification information, said user identification information comprising wireless device identification information,	selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining a source account identification from the user identification,	2:50-54; 4:13, 57, 65-5:5, 10:40-45
authorizing the highway toll payment transaction, and	10:41-42
responding to receipt of the highway toll payment instruction.	10:43

207. The method claim 206 wherein the highway toll payment involves a default amount at a pre-set price.	2:41; 10:33

208. The method of claim 206 wherein the highway toll payment involves a variable amount and which includes the further steps of:	2:45-50
prompting for variable amount information, and	2:45-50
receiving the variable amount information from the wireless device.	2:49

209. The method of claim 206 which further includes determining a destination account from the function code.	2:67; 4:65-5:5, 37-40

210. The method of claim 206 which includes the further steps of	
prompting for destination account information, and	
receiving said destination account information from the wireless device.	

211. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad to pay a public transit fare by transmitting and receiving communications with said wireless device, the method comprising:	8:49-51; 2:37
receiving a message from the wireless device comprising transit fare payment instruction information as a function code, without further addressing, to identify the transit fare payment transaction, said message further including user identification information, said user identification information comprising wireless device identification information,	9:1-20, 29-35; 4:12, 57-58; 10:41 Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill

	Dec.
determining a source account identification from the user identification,	2:50-54; 4:13, 57, 65-5:5, 9:64-10:6
authorizing the transit fare payment transaction, and	9:37
responding to receipt of the transit fare payment instruction information .	9:35

212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price.	2:40-42

213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of:	9:7
prompting for variable amount information, and	9:35
receiving the variable amount information from the wireless device.	9:36

216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising:	2:37; 6:16-20;
receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information comprising wireless device identification information,	4:12, 57-58; 7:1-12, 15-17; 10:41, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining a source account identification from the user identification,	2:50-54; 4:13, 57, 65-5:5, 9:64-10:6
authorizing the parking garage fee transaction, and	7:24
responding to the parking garage fee payment instruction.	7:21-22

217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	2:40-41

218. The method of claim 216 wherein the parking garage fee payment transaction involves a variable amount and which	2:45

includes the further steps of:	
prompting for variable amount information, and	2:48, 4:60
receiving the variable amount information from the wireless device.	2:49, 4:61

219. The method of claim 216 which includes determining a destination account from the function code.	2:63-67, 6:63-7:5

221. A method realizing an account inquiry transaction allowing a user, operating a wireless device with a keypad, to obtain account balance information by transmitting and receiving communications with said wireless device, the method comprising:	2:28-30
receiving a message from the wireless device comprising account inquiry instruction information as a function code, without further addressing, to identify the account inquiry transaction, said message further including user identification information wherein the user identification information comprises wireless device identification information,	4:12, 4:57-58, 10:41; 2:30, 35-38, 3:37-40, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining the account identification from the user identification,	2:50-54
authorizing the account inquiry transaction, and	2:40
responding to receipt of the account inquiry transaction.	2:57; 3:10